

NEIGHBORHOOD & HOUSING SERVICES DEPARTMENT



Minor Repair Program, Fiscal Year 2021

Program Background

The Minor Repair program addresses health and safety items such as plumbing, electrical, non-working utilities, broken windows, damaged doors or windows and other items in need of repair. Minor Repair funds are a one-time grant not to exceed \$25,000 per household. Eligible homeowners selected through the lottery process will sign a Restrictive Covenant for up to five (5) years, depending on the amount of assistance provided.

Program Eligibility Requirements

- Homeowner(s) may not have an existing loan or restrictive covenant with the City for down payment assistance, Owner-Occupied Rehabilitation, Minor Repair, or Under1Roof. This excludes assistance for lead-based paint remediation (San Antonio's Green and Healthy Homes).
- Mortgage loans must be current. Homeowners with a reverse mortgage are not eligible.
- The home must be a single-family home inside San Antonio city limits, Council Districts 1-7.
- The homeowner(s) must have resided in the home for at least six months prior to the date of application. The home cannot be for sale.
- The homeowner must have clear title to the property. Except for mortgages, no liens or judgements are allowed.
- Property taxes must be current, have an active deferral, or be on a payment plan.
- The property must be occupied by all owners.
- The home must be designated a Homestead with the Bexar County Appraisal District.
- The homeowner(s) must be US citizens or Legal Residents.
- The household's gross income must be at or below 80% of the Area Median Income (AMI). The 80% limit per household size is as follows:

Household Size	1	2	3	4	5	6	7	8
Annual Income	\$40,350	\$46,100	\$51,850	\$57,600	\$62,250	\$66,850	\$71,450	\$76,050

Equity

Each year, equity metric measures are used to determine how funding (available project slots) will be divided among City Council Districts. Equity measures are developed by NHSD's Equity Action Team and approved by the NHSD Director.

FY2021 Equity Metrics:

1. Census tract concentration of 75.22% or greater of People of Color
2. Median Household Income of \$66,800 or below
3. Number of Redline census tracts

Housing Production staff will assign each application a score from 0-10 based on application characteristics listed on the below scorecard. The application characteristics were determined using FY2021 Equity Metrics and populations that should be prioritized based on need or historical disinvestment.

- Census tract data will be gathered from the COSA Equity Matrix maps.
- All other application characteristics can be identified on the application and verified by staff.
- Applications with a score of 4 or higher will be put in the lottery with adjustments made to this benchmark, as needed.

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Equity Scorecard FY2021

Application Characteristics	Points
Home is in a census tract labeled with a <i>Hazardous</i> Redline Code	2
Home has received one or more code violation citations from the Development Services Department due to needed repairs	2
Home was built prior to 1978 <u>AND</u> a child under the age of 6 resides in or spends at least 6 hours per week in the home	2
One or more school-aged children live in the home (under the age of 18)	1
Homeowner or other occupant is a veteran	1
Homeowner or other occupant is 62 or older	1
Homeowner or other occupant has a disability	1
POSSIBLE POINTS	10

Application Review

Housing Production staff will review submitted applications to screen for preliminary eligibility and provide an equity score.

Staff will verify the following before putting an application in the lottery:

- Home is located in Council District 1-7
- Home has homestead exemption
- Property taxes are current, deferred, or on a payment plan
- Deed of Trust is in the homeowner's name
- Equity score meets minimum requirement determined for the fiscal year

Applications deemed eligible for the lottery are not guaranteed to be chosen for the Minor Repair Program. Once selected from the lottery, applicants will be required to submit additional documentation and a site visit will be conducted to confirm program eligibility.

Lottery

NHSD will hold a lottery of all applications determined eligible by staff review to fill the available slots for each City Council District. Additional applications will be identified as alternates should selected applicants withdraw from the program or fail to meet program requirements.

Applicants chosen will be notified by phone and asked to submit necessary document within 10 days. Applicants not selected from the lottery will be notified by mail and encouraged to reapply the following year.

NHSD's Director has the authority to waive the lottery process and place homeowners who meet all eligibility requirements in the Minor Repair Program.

NHSD's Director has the authority to hold Minor Repair project slots vacant for eligible homeowners selected for the Owner-Occupied Rehabilitation and Reconstruction Program in need of smaller home repairs better suited to the funding and guidelines of the Minor Repair Program.